

Information to identify the case:

Debtor 1	<u>Ana V. Uchillan</u>	Social Security number or ITIN	xxx-xx-5194
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-33147-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ana V. Uchillan

2/4/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ana V. Uchillan
Debtor

Case No. 16-33147-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Feb 04, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2022:

Recip ID	Recipient Name and Address
db	+ Ana V. Uchillan, 210 Booker Ave., Egg Harbor Township, NJ 08234-8202
516533027	+ Accent Head & Neck Group, 2021 New Road Suite 1, Linwood, NJ 08221-1045
516533028	+ Advanced Anesthesia Asso, P.O. Box 4640, Rutherford, NJ 07070-0464
516533029	+ Bayfront Emergency Physician, 58 W. Main St. Ste 305, Newark, DE 19711
516533030	+ Benjamin Rodriquez, 210 Booker Ave., Egg Harbor Township, NJ 08234-8202
516533034	+ Colonial Home Loans, P.O. Box 1301, Fort Worth, TX 76101-1301
516533037	#+ Jessica Sinclair, 24 Ivy Stone Dr., Egg Harbor Township, NJ 08234-6525
516533038	+ Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
516533041	+ Phillips & Cohen Asso., P.O. Box 5790, Hauppauge, NY 11788-0164
516533044	+ Shore Medical Center, P.O. Box 6250, Baltimore, MD 21264-0001
516533043	+ Shore Medical Center, P.O. Box 42972, Philadelphia, PA 19101-2972
516546484	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 04 2022 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 04 2022 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516688826	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2022 20:34:21	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516533031	+ EDI: CAPITALONE.COM	Feb 05 2022 01:23:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
516533033	+ EDI: CITICORP.COM	Feb 05 2022 01:23:00	Citi, P.O. Box 790040, Saint Louis, MO 63179-0040
516742228	+ Email/Text: bankruptcydesk@colonialsavings.com	Feb 04 2022 20:23:00	Colonial Savings, F.A., 2626 W FWY, Fort Worth, TX 76102-7109
516533035	+ EDI: WFNNB.COM	Feb 05 2022 01:23:00	Comenity Bank/Victoria, P.O. Box 182789, Columbus, OH 43218-2789
516533036	EDI: DISCOVER.COM	Feb 05 2022 01:23:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
516541184	EDI: DISCOVER.COM	Feb 05 2022 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516556389	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 04 2022 20:34:47	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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User: admin

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516533039	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 04 2022 20:34:15	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
516533040	+ EDI: CBS7AVE	Feb 05 2022 01:23:00	Montgomery Ward, 1112 7th Ave., Monroe, WI 53566-1364
516601118	+ EDI: CBS7AVE	Feb 05 2022 01:23:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516747435	EDI: PRA.COM	Feb 05 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516633764	EDI: Q3G.COM	Feb 05 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516533042	+ EDI: DRIV.COM	Feb 05 2022 01:23:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
516669026	+ EDI: RMSC.COM	Feb 05 2022 01:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516533045	EDI: TFSR.COM	Feb 05 2022 01:23:00	Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52409
516546484	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 04 2022 20:23:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516533046	+ Email/Text: chornier@uniteherehealth.org	Feb 04 2022 20:23:00	United Here Health, P.O. Box 6680, Aurora, IL 60598-0680

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516533032	*+	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
516586537	*+	MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Colonial Savings F.A. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin

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Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Rebecca Ann Solarz

on behalf of Creditor Colonial Savings F.A. rsolarz@kmlawgroup.com

Thomas E. Dowey

on behalf of Debtor Ana V. Uchillan tdesquire@hotmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7